

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P.	Gold	Unencumbered Approved Securities*
1998 Jun.	433,158	633,798	1,066,956	17,486	74,585	7,725	--	332,637
Dec.	481,751	613,882	1,095,633	21,127	76,320	4,540	5	330,192
1999 Jun.	465,330	647,921	1,113,251	17,427	63,510	7,803	9	330,639
Dec.	500,086	603,079	1,103,165	24,540	78,872	7,590	4	260,525
2000 Jun.	522,721	648,694	1,171,415	21,236	101,717	11,483	1	224,925
Dec.	513,739	663,752	1,177,491	23,733	78,664	7,921	-	217,498
2001 Jun.	565,653	691,683	1,257,336	23,232	90,094	9,021	1	229,742
Dec.	589,911	726,420	1,316,331	24,672	102,101	8,611	1	245,597
2002 Jun.	649,931	793,887	1,443,819	29,329	76,799	10,314	--	394,455
Dec.	713,429	839,446	1,552,875	28,433	91,914	4,257	--	539,459
2003 Jun.	810,812	889,173	1,699,985	30,926	155,472	5,987	--	574,986
Dec.	917,242	906,630	1,823,872	33,682	122,610	3,661	--	532,752
2004 Jun.	958,869	965,782	1,924,652	33,908	162,595	4,689	--	484,641
Dec.	1,062,884	995,135	2,058,019	39,440	126,506	4,186	--	408,263
2005 Jun.	1,131,465	1,138,439	2,269,904	42,461	120,668	5,621	--	529,035
Dec.	1,289,884	1,244,768	2,534,652	50,145	146,530	15,173	--	515,681
2006 Jun.	1,281,332	1,421,594	2,702,926	55,454	159,210	7,529	--	567,416
Dec.	2,314,909	693,303	3,008,212	61,755	215,476	16,473	--	567,984
2007 Jun.	2,837,195	566,181	3,403,376	76,609	253,059	24,369	--	821,057
Dec.	3,009,848	476,569	3,486,417	85,334	223,426	11,605	--	812,343

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.

2.1 Liquidity Position of Scheduled Banks in Pakistan All Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					TOTAL	Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance							
	Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital M F B [#]				
1998 Jun	2,211	307	14,425	--	449,377	202,669	246,708	
Dec.	3,279	307	13,580	--	449,350	219,127	230,223	
1999 Jun	4,121	605	15,385	--	439,499	183,686	255,813	
Dec.	4,616	605	13,626	--	390,378	220,633	169,745	
2000 Jun	4,615	830	15,767	--	380,574	234,283	146,291	
Dec.	60	830	19,822	545	349,073	235,498	113,575	
2001 Jun	60	827	21,122	1,245	375,344	251,467	123,877	
Dec.	8	927	21,620	1,705	405,242	263,266	141,976	
2002 Jun	60	827	21,046	1,705	534,537	288,764	245,771	
Dec.	60	828	19,976	1,705	686,632	310,575	376,057	
2003 Jun	60	936	19,828	1,705	789,900	339,997	449,903	
Dec.	560	327	18,799	1,705	714,096	364,774	349,322	
2004 Jun	190	3,601	10,341	1,705	701,670	382,784	318,886	
Dec.	60	129	14,280	1,705	594,569	408,376	186,193	
2005 Jun	60	4,239	15,919	1,675	719,678	450,694	268,984	
Dec.	156	4,020	17,660	1,705	751,070	503,471	247,599	
2006 Jun	156	4,014	19,172	1,705	814,656	537,716	276,940	
Dec.	156	3,981	13,524	1,685	881,034	719,116	161,918	
2007 Jun	-	727	13,397	1,655	1,190,873	821,095	369,778	
Dec.	-	-	10,867	1,658	1,145,233	828,870	316,363	

** Excluding Indian Banks.

Micro Finance Bank

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of S.B.P	Gold
1998 Jun.	371,405	466,844	838,249	15,455	48,525	7,591	--
Dec.	411,810	462,359	874,169	18,860	52,452	4,400	5
1999 Jun.	410,398	510,277	920,675	15,292	41,623	7,740	9
Dec.	450,856	497,038	947,894	21,077	60,958	7,576	4
2000 Jun.	466,976	530,081	997,057	19,414	73,714	11,479	1
Dec.	459,576	537,960	997,536	21,466	64,338	7,626	--
2001 Jun.	505,466	558,124	1,063,590	20,842	65,061	9,021	1
Dec.	521,654	582,235	1,103,889	21,969	79,825	8,533	1
2002 Jun.	580,434	675,436	1,255,871	26,236	64,362	10,270	--
Dec.	648,097	729,668	1,377,765	25,691	81,307	4,148	--
2003 Jun.	732,446	785,078	1,517,524	27,956	143,421	5,983	--
Dec.	830,270	797,120	1,627,390	30,380	110,638	3,657	--
2004 Jun.	884,414	866,396	1,750,810	30,593	148,299	4,579	--
Dec.	986,759	879,420	1,866,179	35,601	110,253	4,185	--
2005 Jun.	1,049,301	1,014,468	2,063,769	38,526	110,022	5,619	--
Dec.	1,186,970	1,111,621	2,298,591	45,957	130,693	15,134	--
2006 Jun.	1,167,997	1,272,409	2,440,406	51,192	145,023	7,518	--
Dec.	2,217,640	649,471	2,867,111	59,443	207,359	16,467	--
2007 Jun.	2,723,832	520,515	3,244,347	73,892	241,332	24,361	--
Dec.	2,850,236	439,230	3,289,466	81,132	212,425	11,427	--

2.2 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Company Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance						
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#	TOTAL		
1998 Jun.	261,960	--	--	--	--	333,531	159,492	174,039
Dec.	261,228	--	--	--	--	336,945	174,834	162,111
1999 Jun.	287,623	--	--	--	--	352,287	151,911.4	200,376
Dec.	241,050	--	--	--	--	330,665	189,579	141,086
2000 Jun.	206,735	--	--	--	--	311,343	199,411	111,932
Dec.	174,524	--	--	--	445	268,399	199,507	68,892
2001 Jun.	196,188	--	--	--	1,145	292,258	212,718	79,540
Dec.	211,589	--	3	--	1,605	323,525	220,778	102,747
2002 Jun.	360,898	--	--	--	1,605	463,371	251,174	212,198
Dec.	495,434	--	--	--	1,605	608,185	275,553	332,632
2003 Jun.	529,928	--	--	--	1,605	708,893	303,505	405,388
Dec.	480,567	--	--	--	1,605	626,847	325,478	301,369
2004 Jun.	438,290	--	--	--	1,605	623,366	348,016	275,350
Dec.	374,768	--	--	--	1,605	526,412	370,008	156,404
2005 Jun.	478,352	--	--	--	1,575	634,094	409,467	224,627
Dec.	463,829	--	--	--	1,605	657,218	452,608	204,610
2006 Jun.	516,658	--	--	--	1,605	721,996	485,212	236,784
Dec.	544,667	--	3,981	--	1,685	833,602	685,594	148,008
2007 Jun.	792,776	--	--	--	1,655	1,134,016	783,164	350,852
Dec.	760,994	--	--	--	1,643	1,067,621	782,246	285,375

* Valued at a price not exceeding current market price.

Micro Finance Bank

2.3 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks excluding Specialised Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan			
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with Agent of S.B.P	Gold
1998 Jun.	367,138	450,899	818,038	15,374	47,546	4,965	--
Dec.	403,887	446,700	850,587	18,760	51,393	3,482	--
1999 Jun.	404,618	496,097	900,715	15,187	40,914	7,414	--
Dec.	440,779	484,761	925,540	20,934	59,765	7,147	--
2000 Jun.	455,827	515,234	971,061	19,231	72,196	10,054	--
Dec.	453,510	523,212	976,722	21,297	63,120	6,573	--
2001 Jun.	495,788	543,383	1,039,171	20,526	63,415	8,584	1
Dec.	511,711	566,711	1,078,422	21,800	78,842	8,318	1
2002 Jun.	567,863	659,835	1,227,699	26,046	62,833	9,098	--
Dec.	637,139	726,384	1,363,523	25,552	79,931	4,000	--
2003 Jun.	726,006	769,784	1,495,790	27,781	141,894	4,647	--
Dec.	825,849	781,799	1,607,648	30,222	109,026	3,335	--
2004 Jun.	878,398	852,178	1,730,576	30,459	147,396	4,296	--
Dec.	978,934	864,996	1,843,930	35,422	109,204	3,858	--
2005 Jun.	1,039,570	1,001,608	2,041,178	38,375	109,123	5,299	--
Dec.	1,176,689	1,097,010	2,273,699	45,747	129,526	14,743	--
2006 Jun.	1,156,588	1,258,029	2,414,617	51,008	143,744	7,243	--
Dec.	2,201,240	636,947	2,838,187	59,131	205,663	16,003	--
2007 Jun.	2,705,473	508,104	3,213,577	73,576	239,456	23,679	--
Dec.	2,831,607	428,484	3,260,091	80,899	210,621	11,060	--

** Specialized Bank viz . Zarai Taraqiati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives(liquidated w.e.f 31-10-2002) , Punjab Provincial Co-operatives Bank and SME Bank .

2.3 Liquidity Position of Scheduled Banks in Pakistan Pakistani Banks excluding Specialised Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan						Minimum of Assets Required to be held Under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of Banking Companies Ordinance
	Unencumbered Approved Securities*	Foreign Banks Deposits with S.B.P under Section 13(3) of the Banking Companies Ordinance				TOTAL		
		Cash	Unencumbered Approved Securities*	Foreign Currency	Share Capital MFB#			
1998 Jun.	258,047	--	--	--	--	325,932	155,701	170,231
Dec.	257,755	--	--	--	--	331,395	170,117	161,273
1999 Jun.	283,676	--	--	--	--	347,200	148,618	198,573
Dec.	237,638	--	--	--	--	325,488	185,108	140,376
2000 Jun.	202,970	--	--	--	--	304,452	194,212	110,239
Dec.	171,780	--	--	--	445	263,215	195,344	67,871
2001 Jun.	193,784	--	--	--	1,145	287,455	207,834	79,621
Dec.	209,593	--	3	--	1,605	320,162	215,684	104,478
2002 Jun.	356,281	--	--	--	1,605	455,864	245,540	210,323
Dec.	490,487	--	--	--	1,605	601,575	272,705	328,870
2003 Jun.	525,598	--	--	--	1,605	701,525	299,158	402,367
Dec.	477,196	--	--	--	1,605	621,384	321,530	299,854
2004 Jun.	435,696	--	--	--	1,605	619,452	345,241	274,211
Dec.	373,222	--	--	--	1,605	523,311	367,397	155,914
2005 Jun.	474,106	--	--	--	1,575	628,478	406,589	221,889
Dec.	455,430	--	--	--	1,605	647,051	452,608	194,443
2006 Jun.	506,624	--	--	--	1,605	710,224	481,230	228,994
Dec.	540,191	--	3,981	--	1,685	826,654	679,977	146,677
2007 Jun.	787,621	--	--	--	1,655	1,125,987	777,034	348,953
Dec.	755,975	--	--	--	1,643	1,060,198	776,417	283,781

* Valued at a price not exceeding current market price.

** Specialized Bank viz . Zarai Taraqati Bank Ltd .(Ex. ADBP) , Industrial Development Bank of Pakistan , Federal Bank for Co-Operatives(liquidated w.e.f 31-10-2002) , Punjab Provincial Co-operatives Bank and SME Bank.

Microfinance Banks

2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks**

(Million Rupees)

END OF PERIOD	Liquid Liabilities in Pakistan			Liquid Assets Maintained in Pakistan				
	Demand Liabilities	Time Liabilities	TOTAL	Cash in hand	Balance with S.B.P.	Balance with agents of SBP	Gold	Unencumbered Approved Securities*
1998 Jun.	61,753	166,954	228,707	2,031	26,061	134	--	70,677
Dec.	69,941	151,523	221,464	2,267	23,868	140	--	68,964
1999 Jun.	54,932	137,644	192,576	2,135	21,887	63	--	43,016
Dec.	49,230	106,041	155,271	3,463	17,914	14	--	19,475
2000 Jun.	55,745	118,613	174,358	1,822	27,003	4	--	18,190
Dec.	54,163	125,792	179,955	2,267	14,326	295	--	42,974
2001 Jun.	60,187	133,559	193,746	2,390	25,033	--	--	33,554
Dec.	68,257	144,185	212,442	2,703	22,276	78	--	34,008
2002 Jun.	69,497	118,451	187,948	3,093	12,437	44	--	33,557
Dec.	65,332	109,778	175,110	2,742	10,607	109	--	44,025
2003 Jun.	78,366	104,095	182,461	2,970	12,051	4	--	45,058
Dec.	86,972	109,510	196,482	3,302	11,972	4	--	52,185
2004 Jun.	74,455	99,387	173,842	3,315	14,296	110	--	46,432
Dec.	76,125	115,715	191,840	3,839	16,253	1	--	33,495
2005 Jun.	82,164	123,971	206,135	3,935	10,646	2	--	50,683
Dec.	102,914	133,147	236,061	4,188	15,837	39	--	51,852
2006 Jun.	113,335	149,185	262,520	4,262	14,187	11	--	50,758
Dec.	97,269	43,832	141,101	2,312	8,117	6	--	23,317
2007 Jun.	113,363	45,666	159,029	2,717	11,727	8	--	28,281
Dec.	159,612	37,339	196,951	4,202	11,001	178	--	51,349

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.

2.4 Liquidity Position of Scheduled Banks in Pakistan Foreign Banks**

(Million Rupees)

END OF PERIOD	Liquid Assets Maintained in Pakistan					Minimum of Assets required to be held under Section 29 of the Banking Companies Ordinance	Excess of Assets being held over the minimum required under Section 29 of the Banking Companies Ordinance
	Foreign Banks Deposits with S.B.P. under Section 13(3) of the Banking Companies Ordinance						
	Cash	Unencumbered Approved Securities*	Foreign Currency	M F B	TOTAL		
1998 Jun.	2,211	307	14,425	--	115,846	43,177	72,669
Dec.	3,279	307	13,580	--	112,405	44,293	68,112
1999 Jun.	4,121	605	15,385	--	87,212	31,775	55,437
Dec.	4,616	605	13,626	--	59,713	31,054	28,659
2000 Jun.	4,615	830	15,767	--	68,231	34,872	33,359
Dec.	60	830	19,822	100	80,674	35,991	44,683
2001 Jun.	60	827	21,122	100	83,086	38,749	44,337
Dec.	8	924	21,620	100	81,717	42,488	39,229
2002 Jun.	60	827	21,046	100	71,164	37,590	33,574
Dec.	60	828	19,976	100	78,447	35,022	43,425
2003 Jun.	60	936	19,828	100	81,007	36,492	44,515
Dec.	560	327	18,799	100	87,249	39,296	47,953
2004 Jun.	190	3,601	10,341	100	78,385	34,768	43,617
Dec.	60	129	14,280	100	68,157	38,368	29,789
2005 Jun.	60	4,239	15,919	100	85,584	41,227	44,357
Dec.	156	4,020	17,660	100	93,852	47,212	46,640
2006 Jun.	156	4,014	19,172	100	92,660	52,504	40,156
Dec.	156	-	13,524	--	47,432	33,522	13,910
2007 Jun.	--	727	13,397	--	56,857	37,931	18,926
Dec.	--	--	10,867	15	77,612	46,624	30,988

** Excluding Indian Banks.

* Valued at a price not exceeding current market price.